

Information to identify the case:

Debtor 1:	Edward D. Gourn Jr.	Social Security number or ITIN: xxx-xx-1252
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2:	Lauren B. Gourn	Social Security number or ITIN: xxx-xx-3932
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13    5/9/22
Case number:	22-20904-CMB	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Edward D. Gourn Jr.	Lauren B. Gourn
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2015 Baldridge Ave. Connellsville, PA 15425	2015 Baldridge Ave. Connellsville, PA 15425
<b>4. Debtor's attorney</b> Name and address	Daniel R. White Zebley Mehalov & White, p.c. 18 Mill Street Square P.O. Box 2123 Uniontown, PA 15401 U.S.A.	Contact phone 724-439-9200  Email: <a href="mailto:dwhite@zeblaw.com">dwhite@zeblaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnencour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: <a href="mailto:cmeef@chapter13trusteewdpa.com">cmeef@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 5/24/22

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 20, 2022 at 01:00 PM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , <a href="mailto:meetings@chapter13trusteedpda.com">meetings@chapter13trusteedpda.com</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/19/22</b> <b>Filing deadline: 7/18/22</b> <b>Filing deadline: 11/7/22</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan, objections and hearing</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: <b>6/20/22 at 01:00 PM</b> , Location: <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteedpda.com">meetings@chapter13trusteedpda.com</a></b>	
<b>11. Filing a chapter 13 bankruptcy case</b>	Creditors have the duty to promptly review all plans and present any objections in a timely manner. <b>Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.</b> Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
<b>12. Exempt property</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>13. Discharge of debts</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Edward D. Gourn, Jr.  
Lauren B. Gourn  
Debtors

Case No. 22-20904-CMB

Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: May 24, 2022

Form ID: 309iPGH

Total Noticed: 36

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Edward D. Gourn, Jr., Lauren B. Gourn, 2015 Baldridge Ave., Connellsville, PA 15425-5232
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Rebecca Solarz, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15483632	+ AES AS AN AGENT FOR PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
15479706	+ AES/Charleroi Federal Servicing, P.O. Box 61047, Harrisburg, PA 17106-1047
15479711	+ Chase, P.O. Box 15298, Columbus, OH 43215
15484083	+ Mon Health Medical Center, P.O. Box 1615, Morgantown, WV 26507-1615
15484085	+ UPMC Magee Womens Hospital, Attn: Billing Department, 300 Halket Street, Pittsburgh, PA 15213-3180
15479725	+ Upstart, Attention: Bankruptcy, P.O. Box 1503, San Carlos, CA 94070-7503

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: dwhite@zeblaw.com	May 24 2022 23:51:00	Daniel R. White, Zebley Mehalov & White, p.c., 18 Mill Street Square, P.O. Box 2123, Uniontown, PA 15401, U.S.A.
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	May 24 2022 23:51:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	May 25 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 25 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2022 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	May 24 2022 23:51:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	May 25 2022 03:53:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	May 25 2022 03:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15479707	+ Email/Text: bncnotifications@pheaa.org	May 24 2022 23:51:00	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047

District/off: 0315-2

User: auto

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Date Rcvd: May 24, 2022

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15479708	+ EDI: GMACFS.COM	May 25 2022 03:53:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15479710	EDI: CAPITALONE.COM	May 25 2022 03:53:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15479712	+ EDI: CITICORP.COM	May 25 2022 03:53:00	Citibank/The Home Depot, P.O. Box 790034, Saint Louis, MO 63179-0034
15479713	Email/Text: bankruptcy@clearviewfcu.org	May 24 2022 23:51:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
15479714	EDI: WFNNB.COM	May 25 2022 03:53:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15479715	Email/PDF: creditonebknotifications@resurgent.com	May 24 2022 23:59:49	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15481385	EDI: DISCOVER.COM	May 25 2022 03:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15479716	+ EDI: DISCOVER.COM	May 25 2022 03:53:00	Discover Financial Services, LLC, Attn: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
15479717	Email/Text: Mercury@ebn.phinsolutions.com	May 24 2022 23:51:00	Mercury Mastercard, P.O. Box 84064, Columbus, GA 31908-4064
15479718	Email/PDF: MerrickBKNotifications@Resurgent.com	May 24 2022 23:59:52	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15479709	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2022 23:51:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15479720	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2022 23:51:00	PNC Bank, N.A., PO Box 94982, Mailstop BR-YB58-01-5, Cleveland, OH 44101
15479719	Email/PDF: ebnnotices@pnmac.com	May 24 2022 23:59:52	PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387
15479721	+ Email/Text: bk@roadrunnerfinancial.com	May 24 2022 23:51:00	Roadrunner Account Services, Attn: Bankruptcy, 5525 N MacArthur Blvd, Ste 660, Irving, TX 75038-2671
15484084	+ EDI: RMSC.COM	May 25 2022 03:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
15480085	+ EDI: RMSC.COM	May 25 2022 03:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15479722	+ EDI: RMSC.COM	May 25 2022 03:53:00	Synchrony Bank/Cutting Edge, Attn: Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064
15479723	EDI: RMSC.COM	May 25 2022 03:53:00	Synchrony Bank/Lowes, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15479724	EDI: RMSC.COM	May 25 2022 03:53:00	Synchrony Bank/PayPal Credit, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15479725	+ EDI: LCIUPSTART	May 25 2022 03:53:00	Upstart, Attention: Bankruptcy, P.O. Box 1503, San Carlos, CA 94070-7503

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-2

User: auto

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Date Rcvd: May 24, 2022

Form ID: 309iPGH

Total Noticed: 36

cr

PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2022 at the address(es) listed below:**

**Name** **Email Address**

Brian Nicholas on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com

Daniel R. White on behalf of Joint Debtor Lauren B. Gourn lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Daniel R. White on behalf of Debtor Edward D. Gourn Jr. lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Rebecca Solarz on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6